

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-43613
	§	
JEAN C MURPHY	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 05/19/2011, in Courtroom 619, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/14/2011

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
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In re: § Case No. 09-43613
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JEAN C MURPHY §
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$6,051.34
and approved disbursements of \$750.13
leaving a balance on hand of¹: \$5,301.21

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$5,301.21

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$1,280.55	\$0.00	\$1,280.55
David Leibowitz, Trustee Expenses	\$5.40	\$0.00	\$5.40

Total to be paid for chapter 7 administrative expenses: \$1,285.95
Remaining balance: \$4,015.26

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$4,015.26

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$18,853.75 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
10	Direct Loans	\$18,853.75	\$0.00	\$4,015.26

Total to be paid to priority claims: \$4,015.26
Remaining balance: \$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$26,884.87 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	DISCOVER BANK	\$6,505.39	\$0.00	\$0.00
2	Credit First NA	\$640.62	\$0.00	\$0.00
3	CAPITAL ONE BANK USA, N.A.	\$708.16	\$0.00	\$0.00
4	Chase Bank USA, N.A.	\$2,491.69	\$0.00	\$0.00
5	PYOD LLC its successors and assigns as assignee of Citibank	\$10,212.58	\$0.00	\$0.00
6	Wells Fargo Financial Illinois, Inc	\$740.00	\$0.00	\$0.00
7	Chase Bank USA, N.A	\$2,958.56	\$0.00	\$0.00
8	Eye Associates Of New Mexico	\$1,327.07	\$0.00	\$0.00
9	GE Money Bank dba CARECREDIT/GEMB	\$1,300.80	\$0.00	\$0.00

Total to be paid to timely general unsecured claims: \$0.00
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Jean C Murphy
 Debtor

Case No. 09-43613-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: vwalker
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Apr 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2011.

db +Jean C Murphy, 1210 W. Plainfield Rd, Countryside, IL 60525-3454
 aty +Jay M Reese, Jay M. Reese Attorney at Law, 286 W Fullerton, Addison, IL 60101-3783
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
 14736091 Adventist LaGrange Memorial Hospital, PO Box 9234, Oak Brook, IL 60522-9234
 14736092 Bac Home Loans Servicing, LP, P.O. Box 650070, Dallas, TX 75265-0070
 14736093 Best Buy, HSBC Retail Services, PO Box 17298, Baltimore, MD 21297-1298
 14996646 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
 Charlotte, NC 28272-1083
 14736094 Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492
 14736096 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 14997580 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 15087733 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 14989473 +Credit First NA, P O Box 818011, Cleveland OH 44181-8011
 14736098 Dorothy Bunt, 1210 W. Plainfield Rd., Countryside, IL 60525-3454
 14736099 +Eye Associates Of New Mexico, Suite 370, 8801 Horizon Blvd NE, Albuquerque, NM 87113-1563
 14736100 Firestone, Credit First N.A., P.O. Box 81344, Cleveland, OH 44188-0344
 14736090 Law Offices of Jay M Reese, 286 W Fullerton Ave, Addison, IL 60101-3767
 14736102 +North American Credit Services, Suite 100, 2810 Walker Rd, Chattanooga, TN 37421-1082
 15048633 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 14736103 +Riverside Orthopedics, Ltd., 6641 W. Ogden Ave., Berwyn, IL 60402-5539
 14736104 +Shell, Citi Cards, Processing Center, Des Moines, IA 50363-0001
 14736105 Sony/Chase, Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
 14736106 St Vincent Regional Medical Center, PO Box 842211, Dallas, TX 75284-2211
 15023260 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: Direct Loans, P O Box 7202, Utica, NY 13504-7202)
 14736107 +UIC Sleep Science Center, 6114 Paysphere Circle, Chicago, IL 60674-0001
 14736108 Wells Fargo Financial, P.O. Box 98784, Las Vegas, NV 89193-8784
 15063437 +Wells Fargo Financial Illinois, Inc, 4137 121st Street, Urbandale IA 50323-2310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14736095 E-mail/PDF: gecsed@recoverycorp.com Apr 19 2011 00:16:54 Care Credit/GE Money Bank,
 P.O. Box 960061, Orlando, FL 32896-0061
 14968885 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 19 2011 00:13:32 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14736097 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 19 2011 00:13:32 Discover, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 15187660 +E-mail/PDF: gecsed@recoverycorp.com Apr 19 2011 00:16:54 GE Money Bank dba CARECREDIT/GEMB,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 14736101 E-mail/PDF: cr-bankruptcy@kohls.com Apr 19 2011 00:13:01 Kohl's Payment Center,
 P.O. Box 2983, Milwaukee, WI 53201-2983

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14736089 Murphy Jean C

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: vwalker
Form ID: pdf006

Page 2 of 2
Total Noticed: 31

Date Rcvd: Apr 18, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.